

NEWS RELEASE

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Department of Consumers Affairs ID's Five Hot Issues Facing California Consumers in Today's Marketplace

Scam-Fighting Resources Highlighted for National Consumer Protection Week, Feb. 5-11

SACRAMENTO – The California Department of Consumer Affairs (DCA) has released its list of "Five Hot California Consumer Issues" to highlight National Consumer Protection Week (Feb. 5-11) and help Californians navigate one of the world's leading economic marketplaces.

"Scam artists and unfair dealers shouldn't get the time of day, much less one single penny of your hardearned money," said Department of Consumer Affairs Director Charlene Zettel. "This National Consumer Protection Week, we're warning Californians about some of the top scams and concerns, and pointing consumers to resources they can use to make good choices and spend every dollar wisely."

DCA's Five Hot California Consumer Issues are:

- "Phishers" Trying to Trick You Into Giving Up Personal Information: Don't get hooked by scam artists when they phone or e-mail you to "confirm" account numbers and passwords.
- Credit Card / Debit Card Fraudsters Looking to Rip You Off: Keep "skimmers" and PIN
 snatchers from stealing your credit or cracking into your checking account. Be aware of the
 customer protections offered for each type of card, and check account statements frequently.
- Tax Refund Anticipation Loans That Gouge You With High Interest: Make sure your tax preparer complies with the new California law that protects consumers. Tax preparers must advise customers these loans are not "instant tax refunds" and disclose details on costs.
- Charity Scammers Taking Advantage of Your Generosity: The holidays or disasters like
 Hurricane Katrina can increase bogus charity pitches, but consumers should always be wary of
 high-emotion, high-pressure solicitations throughout the year.
- Unlicensed Individuals Posing as Licensed Professionals or Businesses: Help shine a light on the underground economy by always checking that professionals and businesses are properly licensed.

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More information about each of these Hot California Consumer Issues and tips on how to keep from getting burned can be found in a related <u>fact sheet</u> available on the Department of Consumer Affairs Web site, <u>www.consumer.ca.gov</u>.

"Consumer Protection? It's the Name of the Game" is the theme for National Consumer Protection Week 2006, which highlights consumer protection and education efforts around the country. The Federal Trade Commission (FTC) will release the "Grand Scam Challenge," a series of interactive online games to help people test their consumer savvy. Go to www.consumer.gov/ncpw/ for details.

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